

I. In the Claims

Please amend the claims, and add new claims, as follows:

1. (Currently amended) A computer-implemented method of monitoring sufficiency of collateral for a loan to a non-tax qualified benefit plan, the method comprising the steps of:

receiving a value of collateral for a loan to a non-tax qualified benefit plan, the loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security issued by a sponsor of the benefit plan; and

comparing a balance of the loan to the value of the collateral to monitor sufficiency of the collateral for compliance with rules regarding credit by banks and persons other than brokers or dealers for the purpose of purchasing or carrying margin stock ~~a Regulation U loan requirement.~~

2. (Original) The method of claim 1, further including signaling an incidence of noncompliance with the loan requirement.

3. (Previously presented) The method of claim 2, further including the step of computing an amount of the collateral to be sold to retire debt to comply with the loan requirement.

4. (Original) The method of claim 2, further including the step of computing an amount of additional collateral required to comply with the loan requirement.

5. (Previously presented) The method of claim 1, wherein the step of

comparing includes:

computing an actual ratio of the loan amount divided by the value of the collateral; and

comparing the actual ratio to a test ratio to determine whether to signal noncompliance with the loan requirement.

6. (Previously presented) The method of any one of claims 1-5, wherein the step of receiving a valuation of collateral is carried out with said at least one security including at least one equity security, a put contract for an equity security, or a call contract for an equity security.

7. (Original) The method of claim 6, wherein the step of receiving a valuation of collateral is carried out with said at least one security including at least one of said equity security or said put contract for the equity security.

8. (Original) The method of claim 7, wherein the step of receiving a valuation of collateral is carried out with said at least one security including at least one said equity security.

9. (Currently amended) The method of any one of claims 1-5, wherein the step of comparing the balance of the loan to the value of the collateral to monitor sufficiency of the collateral is carried out with the benefit plan being ~~an ERISA-qualified plan~~ subject to reporting and other compliance requirements of the United States Department of Labor.

10. (Currently amended) The method of claim 6, wherein the step of comparing the balance of the loan to the value of the collateral to monitor sufficiency of the

collateral is carried out with the benefit plan being subject to reporting and other compliance requirements of the United States Department of Labor-an ERISA-qualified plan.

11. (Currently amended) The method of claim 7, wherein the step of comparing the balance of the loan to the value of the collateral to monitor sufficiency of the collateral is carried out with the benefit plan being subject to reporting and other compliance requirements of the United States Department of Labor-an ERISA-qualified plan.

12. (Currently amended) The method of claim 8, wherein the step of comparing the balance of the loan to the value of the collateral to monitor sufficiency of the collateral is carried out with the benefit plan being subject to reporting and other compliance requirements of the United States Department of Labor-an ERISA-qualified plan.

13. (Currently amended) The method of any one of claims 1-5, wherein the step of comparing the balance of the loan to the value of the collateral to monitor sufficiency of the collateral is carried out with the benefit plan not being subject to reporting and other compliance requirements of the United States Department of Labor-an ERISA-qualified plan.

14. (Currently amended) A computer-implemented method of illustrating a non-tax-qualified benefit plan's financial performance, the method including the steps of:

receiving non-tax-qualified benefit plan data, the data including a value of collateral for a loan to a non-tax-qualified benefit plan, the loan related to the benefit plan by said loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security issued by a sponsor of the benefit plan, the loan having a balance sufficient for compliance with rules regarding credit by banks and persons other than

brokers or dealers for the purpose of purchasing or carrying margin stock

a Regulation U loan requirement; and

generating an illustration of said benefit plan's financial performance.

15. (Previously presented) The method of claim 14, wherein the step of generating an illustration includes at least one of the following sub-steps:

computing a simple accounting rate of return of the benefit plan;

computing the benefit plan's internal rate of return;

computing the benefit plan's present value gain or loss;

computing the benefit plan sponsor's GAAP cost;

computing the benefit plan sponsor's present value cost;

computing a simple accounting rate of return of at least one participant's interest in the benefit plan;

computing an internal rate of return of at least one participant's interest in the benefit plan; and

computing a present value gain or loss of at least one participant's interest in the benefit plan.

16. (Previously presented) The method of claim 15, wherein the step of generating an illustration includes at least one additional said sub-step.

17. (Previously presented) The method of claim 16, wherein the step of generating an illustration includes at least one additional said sub-step.

18. (Previously presented) The method of claim 17, wherein the step of

generating an illustration includes at least one additional said sub-step.

19. (Previously presented) The method of claim 18, wherein the step of generating an illustration includes at least one additional said sub-step.

20. (Previously presented) The method of any one of claims 14-19, further including the step of transferring financial performance data to at least one party with an interest in the benefit plan.

21. (Previously presented) A computer-implemented method of comparing a stock option plan to a non-tax qualified benefit plan, the method including the steps of:

receiving financial performance data for a non-tax qualified benefit plan, the benefit plan having collateral for a loan to the benefit plan, the loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security issued by a sponsor of the benefit plan;

receiving the financial performance data for a stock option plan;

generating a comparison of the stock option plan and the benefit plan data; and

computing at least one difference between the stock option plan and the benefit plan.

22. (Previously presented) The method of claim 21, further including the step of:

transferring financial performance data to at least one party with an interest in the benefit plan.

23. (Currently amended) The method of any one of claims 14-22, wherein at least one of the steps is carried out with the benefit plan being subject to reporting and other compliance requirements of the United States Department of Labor ~~an ERISA-qualified plan~~.

24. (Currently amended) A system comprising:
a digital computer connected to an input device for receiving input information and to an output device, the computer programmed to carry out the steps of:
receiving a value of collateral for a loan to a non-tax qualified benefit plan, the loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security of a sponsor of the benefit plan; and
comparing a balance of the loan to the value of the collateral to monitor sufficiency of the collateral for compliance with rules regarding credit by banks and persons other than brokers or dealers for the purpose of purchasing or carrying margin stock
~~a Regulation U loan requirement~~.

25. (Previously presented) The system of claim 24, wherein the computer is programmed to carry out the step of signaling an incidence of noncompliance with the loan requirement.

26. (Previously presented) The system of claim 25, wherein the computer is programmed to carry out the step of computing an amount of the collateral to be sold to retire debt to comply with the loan requirement.

27. (Previously presented) The system of claim 25, wherein the computer is programmed to carry out the step of computing an amount of additional collateral required to

comply with the loan requirement.

28. (Previously presented) The system of claim 24, wherein the computer is programmed to carry out the step of comparing by steps including:

computing an actual ratio of the loan amount divided by the value of the collateral; and

comparing the actual ratio to a test ratio to determine whether to signal noncompliance with the loan requirement.

29. (Original) The system of any one of claims 24-28, wherein the at least one security includes at least one equity security, a put contract for an equity security, or a call contract for an equity security.

30. (Original) The system of claim 29, wherein the at least one security includes at least one of said equity security or said put contract for the equity security.

31. (Original) The system of claim 30, wherein the at least one security includes at least one said equity security.

32. (Currently amended) The system of any one of claims 24-28, wherein the benefit plan is subject to reporting and other compliance requirements of the United States Department of Labor ~~an ERISA-qualified plan~~.

33. (Currently amended) The system of claim 29, wherein the benefit plan is subject to reporting and other compliance requirements of the United States Department of

Labor-an ERISA-qualified plan.

34. (Currently amended) The system of claim 30, wherein the benefit plan is subject to reporting and other compliance requirements of the United States Department of Labor-an ERISA-qualified plan.

35. (Currently amended) The system of claim 31, wherein the benefit plan is subject to reporting and other compliance requirements of the United States Department of Labor-an ERISA-qualified plan.

36. (Currently amended) A system including:
a digital computer connected to an input device for receiving input information and to an output device, the computer programmed to carry out the steps of:
receiving benefit plan data of a non-tax qualified benefit plan, the data including a valuation of collateral for a loan to the benefit plan, the loan related to the benefit plan by said loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security of a sponsor of the benefit plan, the loan having a balance sufficient for compliance with a rules regarding credit by banks and persons other than brokers or dealers for the purpose of purchasing or carrying margin stock
a ~~Regulation U~~ loan requirement; and
generating an illustration of the benefit plan's financial performance.

37. (Previously presented) The system of claim 36, wherein said computer is programmed such that the step of generating an illustration includes at least one of the following sub-steps:

computing a simple accounting rate of return of the benefit plan;
computing the benefit plan's internal rate of return;
computing the benefit plan's present value gain or loss;
computing the benefit plan sponsor's GAAP cost;
computing the benefit plan sponsor's present value cost;
computing a simple accounting rate of return of at least one participant's interest
in the benefit plan;
computing an internal rate of return of at least one participant's interest in the
benefit plan; and
computing a present value gain or loss of at least one participant's interest in
the benefit plan.

38. (Previously presented) The method of claim 37, wherein said computer is
programmed such that the step of generating an illustration includes at least one additional said
sub-step.

39. (Previously presented) The system of claim 38, wherein said computer is
programmed such that the step of generating an illustration includes at least one additional said
sub-step.

40. (Previously presented) The system of claim 39, wherein said computer is
programmed such that the step of generating an illustration includes at least one additional said
sub-step.

41. (Previously presented) The system of claim 40, wherein said computer is

programmed such that the step of generating an illustration includes at least one additional said sub-step.

42.(Previously presented) The system of any one of claims 36-41, further including an other computer system receiving financial performance data, the other computer system corresponding to at least one party with an interest in the benefit plan.

43. (Previously presented) A a system including:
a digital computer connected to an input device for receiving input information and to an output device, the computer programmed to carry out the steps of:
receiving financial performance data for a benefit plan, the benefit plan having collateral for a loan to the benefit plan, the loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security of a sponsor of the benefit plan;
receiving the financial performance data for a stock option plan;
generating a comparison of the stock option plan and the benefit plan data; and
computing at least one difference between the stock option plan and the benefit plan.

44.(Previously presented) The system of claim 43, further including an other computer system receiving financial performance data, the other computer system corresponding to at least one party with an interest in the benefit plan.

45. (Currently amended) The system of any one of claims 43-44, wherein said computer is programmed to carry out at least one of the steps with the benefit plan being

subject to reporting and other compliance requirements of the United States Department of Labor-an ERISA-qualified plan.

46.(Previously presented) The method of any one of claims 1-5, 14-19, 21, 22, wherein a put contract, held by a lender that provides the loan, accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan.

47. (Previously presented) The method of claim 6, wherein a put contract, held by a lender that provides the loan, accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan

48. (Previously presented) The method of claim 9, wherein a put contract, held by a lender that provides the loan, accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan

49. (Previously presented) The system of any one of claims 24-28, 36-41, 43, 44, further including a put contract, held by a lender of the loan, that accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan

50. (Previously presented) The system of claim 29, wherein further including a put contract, held by a lender of the loan, that accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan.

51. (Previously presented) The system of claim 29, further including a put contract, held by a lender of the loan, that accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan.